

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

ERNEST C. YOUNG

Debtor(s)

Case No. 17-23830-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/07/2017.
- 2) The plan was confirmed on 10/04/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/06/2019, 06/04/2019, 08/21/2019.
- 5) The case was Completed on 07/29/2019.
- 6) Number of months from filing to last payment: 25.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$46,275.00.
- 10) Amount of unsecured claims discharged without payment: \$240,099.32.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,060.63
Less amount refunded to debtor	\$6,787.95

NET RECEIPTS: **\$38,272.68**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,391.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,137.42
Other	\$1,062.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,590.42**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	7,521.00	6,684.52	275.72	275.72	0.00
ALLY FINANCIAL	Secured	NA	1,512.42	1,512.42	1,512.42	0.00
AMERICAN MEDICAL COLLECTION A	Unsecured	162.51	NA	NA	0.00	0.00
APEX ASSET MANAGEMENT, LLC	Unsecured	150.00	NA	NA	0.00	0.00
ARCADIA RECOVERY BUREAU, LLC	Unsecured	29,223.96	NA	NA	0.00	0.00
ARCADIA RECOVERY BUREAU, LLC	Unsecured	NA	NA	NA	0.00	0.00
C&H COLLECTION	Unsecured	39,445.95	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	95.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	628.00	NA	NA	0.00	0.00
COLONIAL SAVINGS, F.A.	Secured	113,000.00	114,608.75	12,484.75	12,484.75	0.00
COLONIAL SAVINGS, F.A.	Secured	NA	10,203.85	10,203.85	10,203.85	0.00
COOPER UNIVERSITY HEALTH CARE	Unsecured	2,396.00	NA	NA	0.00	0.00
COOPER UNIVERSITY HEALTH CARE	Unsecured	91,167.00	NA	NA	0.00	0.00
COOPER UNIVERSITY HEALTH CARE	Unsecured	2,265.00	NA	NA	0.00	0.00
COOPER UNIVERSITY HEALTH CARE	Unsecured	132.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,061.00	NA	NA	0.00	0.00
FIDELITY NATIONAL TITLE INSURAN	Unsecured	70,791.00	NA	NA	0.00	0.00
JOHN D. KERNAN DMD	Unsecured	264.90	NA	NA	0.00	0.00
KAYLA GAMAR-YOUNG	Unsecured	NA	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	NA	1,135.47	1,135.47	1,135.47	0.00
LVNV FUNDING, LLC	Unsecured	NA	727.53	727.53	727.53	0.00
PHOENIX FINANCIAL SERVICES, LLC	Unsecured	1,544.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	647.00	647.10	647.10	647.10	0.00
PREMIER BANKCARD, LLC	Unsecured	660.00	660.02	660.02	660.02	0.00
PREMIER BANKCARD, LLC	Unsecured	1,035.00	1,035.40	1,035.40	1,035.40	0.00
SIMON'S AGENCY, INC.	Unsecured	95.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	678.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$22,688.60	\$22,688.60	\$0.00
Debt Secured by Vehicle	\$1,788.14	\$1,788.14	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$24,476.74	\$24,476.74	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,205.52	\$4,205.52	\$0.00

Disbursements:	
Expenses of Administration	<u>\$9,590.42</u>
Disbursements to Creditors	<u>\$28,682.26</u>
TOTAL DISBURSEMENTS :	<u>\$38,272.68</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/13/2019

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.